



Handwritten signature/initials

03292.102330

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner: Thien Minh Le
ABNER E. MOREAU, JR. ET AL.)	
	:	Art Unit: 2876
Application No.: 10/616,434)	
	:	
Filed: July 9, 2003)	
	:	
For: SYSTEMS AND METHOD FOR)	
AUTOMATICALLY ESTABLISHING	:	
MERCHANT ACCOUNTS FOR)	
TRANSACTION CARD USAGE	:	
)	
	:	July 21, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the International Search Report and Written Opinion of corresponding PCT application PCT/US03/393340. A copy of the International Search Report and Written Opinion are enclosed herewith. Applicants note that U.S. Patent Nos. 6,473,500 and 6,189,787, which are cited in the International Search Report, have been cited in the Information Disclosure Statement filed on October 4, 2004 in this case. Applicants also note that the U.S. Patent No. 5,577,109 cited in the Written Opinion was cited in the Office Action issued on April 26, 2005 from the USPTO in this case.

In addition, the Examiner's attention is directed to U.S. Patent No. 6,629,135 B1 listed on the enclosed Form PTO-1449, which was cited in the Written Opinion of the corresponding PCT application.

STATEMENT UNDER 37 C.F.R. §1.97(e)

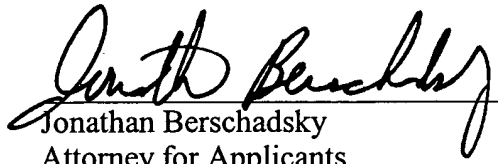
Each item of information in this Information Disclosure Statement was first cited in any communication from a foreign Patent Office in a counterpart foreign application not more than three months prior to the filing date of this Statement.

Enclosed is a check for \$180.00 to cover the required fee for the Information Disclosure Statement under 37 C.F.R. 1.97(c)(2).

It is respectfully requested that the above information be considered by the Examiner and that a copy of the enclosed Form PTO-1449 be returned indicating that such information has been considered.

Applicants' undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address given below.

Respectfully submitted,


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FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)				ATTY DOCKET NO. 03292.102330		APPLICATION NO. 10/616,434	
				APPLICANT ABNER E. MOREAU, JR. ET AL.			
				FILING DATE JULY 9, 2003		GROUP 2876	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		6,629,135	9/30/03	D. Delano Ross, Jr. et al.	709	218	
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT
OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)							

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.